

City of Frisco Community Development Block Grant Annual Action Plan



Program Year 2013

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CITY OF FRISCO COMMUNITY DEVELOPMENT BLOCK GRANT PY 2013 ACTION PLAN

Executive Summary 91.220(b)

This is the fourth year Action Plan under the five year PY 2010 – PY 2014 Consolidated Plan required by the U.S. Department of Housing and Urban Development for the use of Community Development Block Grant (CDBG) Funds. The City of Frisco expects to receive \$390,928 in PY 2013 CDBG funds. Program income is projected to be approximately \$4,000.

Objectives and Outcomes for Grant Year 4

The following are the objectives, goals, and outcome measures for Grant Year 4:

TABLE 1: PY 2013 Objectives, Goals, and Outcome Measures

	Consolidated Plan Objectives	Annual Goal	Outcome Measure
	Housing Objectives		
1.1	Owner-Occupied Rehabilitation	8 units	DH-3.1
1.2	Acquisition		
1.3	First-Time Homebuyer Assistance	2 units	DH-2.2
1.4	Transitional Living Facility Rehab	1 unit	SL-1.3
	Homeless Objectives		
2.1	Transitional Homeless Support	12 persons	SL-1.3
2.2	Homeless Services and Prevention	1180 persons	SL-1.1
	Non-Homeless Special Needs Objectives		
3.1	Elderly Persons	0 persons	
3.2	Disabled Persons	0 persons	
3.3	Abused Children	50 children	SL-1.5

TABLE 2: PY 2013 Activity and Fund Allocation Summary

Activity	Funding Allocation
Grant Administration	\$55,290
Housing Rehabilitation (includes PI)	\$221,160
First-Time Homebuyer Down Payment Assistance	\$11,848
Transitional Living Facility Rehab	\$47,391
Transitional Living Support Services	\$3,949
Services for Abused Children	\$11,848
Homeless Prevention Services - Samaritan Inn	\$11,848
Homeless Prevention Services - Frisco Family Services Center	\$31,594

Past Performance

The City of Frisco is in the process of completing its eighth year of funding under the CDBG Program. Please see TABLE 3 below depicting the Objectives, Accomplishments, and Outcome Measures for Program Years 2010 and 2011.

TABLE 3:
PY 2010 – PY 2011
Objectives, Accomplishments, and Outcome Measures

	Consolidated Plan Objectives	Accomplishments	Outcome Measures
	Housing Objectives		
1.1	Owner-Occupied Rehabilitation	25 units	DH-3.1
1.2	Acquisition	2 lots	DH-2.1
1.3	First-Time Homebuyer Assistance	3 units	DH-2.2
	Homeless Objectives		
2.1	Transitional Homeless Support		
2.2	Homeless Prevention	2,126 persons	SL-1.1
	Non-Homeless Special Needs Objectives		
3.1	Elderly Persons	145 persons	SL-1.2
3.2	Disabled Persons		

Citizen Participation 91.200 and 91.220(b)

This is the fourth year Action Plan under the five year PY 2010 – PY 2014 Consolidated Plan required by the U.S. Department of Housing and Urban Development for the use of Community Development Block Grant (CDBG) Funds.

The City Council of Frisco, Texas appointed the City of Frisco Housing Trust Fund Board to serve as the Citizen Advisory Committee for the Community Development Block Grant Program (CDBG). In addition to making funding recommendations regarding the use of CDBG funding, the Housing Trust Fund Board is responsible for holding public hearings and meetings to solicit input on the development of the Consolidated Plan in accordance with the adopted Citizen Participation Plan, as well as making funding recommendations concerning the City of Frisco General Fund Social Service Grant.

As part of the citizen participation plan, the City posted notices in the local Frisco Enterprise newspaper, on the City of Frisco website, in the outside display case, held an application workshop on February 15, 2013, and held three public hearings.

The Notice of Availability of Funds was published in the February 8, 2013, and February 15, 2013, editions of the Frisco Enterprise newspaper, on the City website, and in the outside display case. The second notice, Notice of Public Hearings for the Use of Community Development Block Grant and City of Frisco General Social Service Funds, was published on March 15, 2013 and March 22 2013 in the Frisco Enterprise newspaper, posted to the City of Frisco website, and posted in the outside display case. This Notice stated that the comment period would be 53 days which would be through May 7, 2013. In addition, the Preliminary Statement of the City of Frisco Community Development Block Grant Objectives and Proposed Use of Funds Notice of Public Hearing was published in the Frisco Enterprise newspaper on May 10, 2013, and May 17, 2013, posted to the City of Frisco website and posted in the outside display case. The Frisco Housing Authority submitted a comment which was incorporated into the document. No other comments were received. No comments were received.

In addition, the following entities were consulted concerning the current needs of the community:

- Child Advocacy Center of Denton County
- Collin County Committee on Aging
- Collin County Homeless Coalition
- Collin Intervention to Youth
- Court Appointed Special Advocates of Collin County
- Court Appointed Special Advocates of Denton County
- Crimes Against Kids Eliminated, Inc
- Frisco Cares Children's Clinic
- Frisco Family Services Center
- Frisco Homeless Youth Initiative
- Frisco Housing Authority
- Frisco Independent School District
- Journey of Hope Grief Support Center
- Metro Dallas Homeless Alliance

- Samaritan Inn

Three public hearings were held during the development of the PY 2013 Action Plan; April 10, 2013, April 17, 2013, and May 8, 2013. Each applicant for Community Development Block Grant funds made an oral presentation regarding their request for funds to the Housing Trust Fund Board during one of the public hearings. A comment to include the following statement was received from the Frisco Housing Authority, “The Frisco Housing Authority has been designated as a High Performing Housing Authority by HUD since 2009.” This statement was inserted into the document on page 15. No other comments were received during these public hearings or the comment period.

The Housing Trust Fund Board approved the Community Development Action Plan for Program Year 2013 on May 8, 2013.

Resources 91.220(c) (1) and (c) (2)

The City of Frisco uses federal and local resources to address the needs identified in the Consolidated Plan.

Community Development Block Grant

The City expects to receive \$390,928 in new PY 2013 CDBG funds to be addressed in this Action Plan. Total CDBG funds include between \$390,928 for PY 2013 and program income of \$4,000.

CDBG Leveraged Resources

The City of Frisco general funds will pay for the CDBG Housing Rehabilitation Specialist's truck and cell phone which adds up to approximately \$15,000 per year. Matching resources from non-profit recipients are anticipated to total \$2,167,216.

Public Housing

The Frisco Housing Authority (FHA) was created as a housing authority under the Texas Local Government Code in the early 1960s with federal funds. The FHA is overseen by a board of five Commissioners, four at large citizen appointments and 1 housing authority resident commissioner. All commissioners are appointed by the Mayor, as detailed in Ordinance 01-10-72. The FHA Board is responsible for ownership, maintenance, operation and legal compliance of the existing inventory of federally funded low-rent public housing in the City of Frisco. The FHA currently owns 20 public housing units in Frisco, 10 of which are located at 3rd and Maple, and 10 of which are located at 2nd and Pecan.

Section 8 – Housing Choice Voucher Program

Officially known as the Housing Choice Voucher Program, the program provides partial rental payments to the landlord. The amount of rent per month varies from jurisdiction to jurisdiction. HUD will pay what it considers to be fair market value based on an assessment of the location of the apartment, its size, the kinds of amenities offered and the tenants' income. Each housing authority tracks their vouchers. Frisco Housing Authority has no Section 8 Vouchers to issue; however, there are Voucher holders living in Frisco that have been issued Vouchers from other housing authorities. Unfortunately, there is no way of knowing how many Voucher holders reside in Frisco.

Continuum of Care/McKinney Vento Homeless Act

The Dallas Metropolitan Area Continuum of Care (MDHA), which includes Collin County, was awarded funds to assist homeless families and persons through the Supportive Housing and Shelter Plus Care Programs. At this time, only one of the SHP grants was awarded to an organization in Collin County, Hope's Door, a domestic violence shelter. In the 2012 Homeless count for the Dallas Metropolitan Area Continuum of Care, Collin County accounted for 9% of the total homeless population, and received less than 2% of the \$15,000,000 funding. The service areas for both of these organizations include the City of Frisco. The Housing and Grant Administrator for the City of Frisco presently serves on the COC Steering Committee, and was the Chairman of the Continuum of Care Independent Review Committee in 2011 and has been a member of that committee since 2005. McKinney-Vento Homeless Assistance Act funds are

received by the Frisco Independent School District and used to provide services for homeless students and their families.

LIHTC State Funds

Through the state of Texas, Low Income Housing Tax Credits are available to developers of affordable housing projects. There are 256 units subsidized by low income housing tax credits (LIHTC) currently in Frisco. These units are housed within two apartment complexes: Preston Trace Apartments, 40 units, and Stonebrook Village Apartments, 216 units. A new multi-family rental housing project, North Court Villas was admitted into the Texas Department of Housing and Community Affairs (TDHCA) Low Income Housing Tax Credit Program. The project was granted tax credits by TDHCA and received a forward commitment, meaning that they were allocated funds in PY 2010. This project is proposed to include 134 units. It is anticipated the units will become available August 2013.

City Social Service Grant

In addition, the City of Frisco has allocated \$1 per capita of general funds to fund a Social Service Grant which provides funds to organizations which provide social services to the citizens of Frisco. The budget for the Social Service Grant is \$135,000 for Fiscal Year 2014.

Annual Objectives 91.220(c)(3)

The following section details the Consolidated Plan Goals and Annual Objectives for PY 2013.

HOUSING

The following PY 2013 CDBG Annual Objectives will be addressed under the Housing category:

Goal No. 1: Maintain the City's current affordable housing stock through housing rehabilitation, while also pursuing new opportunities for expansion of affordable housing for Frisco's residents and workforce.

Objective 1.1: Maintain the City's current affordable housing stock through the owner-occupied housing rehabilitation program. Regulatory Citation: 24 CFR 570.202(b)

Funds available for this activity include: program income of \$4,000 and new CDBG funds of \$217,160 for a total of \$221,160.

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>City of Frisco - Housing Rehabilitation</i>	<i>8 units</i>	<i>\$221,160</i>

Objective 1.2: Acquisition of lots to build affordable housing for low – moderate income households. Regulatory Citation: 24 CFR 570.201(a)

No agency applications were received or programs developed to address Objective 1.2 for PY 2013 funding.

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>Acquisition of lots to build affordable homes</i>	<i>0 unit</i>	<i>\$0</i>

Objective 1.3: Address the need for affordable decent housing by offering Down Payment Assistance to low income households.
Regulatory Citation: 24 CFR 570.201(n)

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>City of Frisco – First-Time Homebuyer Program</i>	<i>2 units</i>	<i>\$11,848</i>

Objective 1.4: Address the need for transitional housing by rehabilitating a single family home to be used for transitional housing for youth.

Regulatory Citation: 24 CFR 570.201(c)

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>City House – Frisco Project,</i> <i>Rehabilitation of single family home for transitional living program.</i>	<i>1 unit</i>	<i>\$47,391</i>

HOMELESS

The following PY 2013 CDBG Annual Objectives will be addressed under the Homeless category:

Goal No. 2: Continue to support households at-risk of homelessness with necessary support services, as well as, continue to support programs offering transitional housing opportunities for homeless families and individuals.

Objective 2.1: The provision of transitional housing programs for homeless persons.

Regulatory Citation 24 CFR 570.201(e)

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>City House – Frisco Project –</i> <i>Staff and operations for Youth Home</i>	<i>12 persons</i>	<i>\$3,949</i>

Objective 2.2: Focus on support services, counseling programs and career development focused on insulating Frisco residents from homelessness. (*homeless prevention*)

Regulatory Citation 24 CFR 570.201(e)

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>Samaritan Inn – Rent/utility</i> <i>assistance to prevent homelessness.</i>	<i>9 persons</i>	<i>\$11,848</i>
<i>Frisco Family Services Center- Bilingual Social</i> <i>Worker salary for clients needing emergency financial assistance.</i>	<i>1,171 persons</i>	<i>\$31,594</i>

NON-HOMELESS SPECIAL NEEDS

Goal No. 3: Improve the lives of special needs citizens.

Objective 3.1: Support through public services for the senior citizen population.
Regulatory Citation 24 CFR 570.201(e)

This activity has been transferred to the City of Frisco General Fund – Social Service Grant. It will not be funded with CDBG funds this year.

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>Services for Senior Citizens</i>	<i>0 persons – Congregate meals</i> <i>0 persons – Home delivered meals</i>	<i>\$0</i>

Objective 3.2: Support through public services for disabled citizens. Regulatory Citation 24 CFR 570.201(e)

No agency applications were received or programs developed to address objective 3.2 for PY 2013 funding.

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>Service for the Disabled</i>	<i>0 unit</i>	<i>\$0</i>

Objective 3.3: Support through public services for abused children. Regulatory Citation 24 CFR 570.201(e)

<i>Agency/Program</i>	<i>2013 Goal</i>	<i>CDBG Allocation</i>
<i>Children's Advocacy Center for Denton County</i>	<i>50 persons</i>	<i>\$11,848</i>

Description of Activities/Outcome Measures 91.220(e)

DH-2 AFFORDABILITY OF DECENT HOUSING

Objective: Decent Housing

Outcome: Affordability

DH-2.1 Address the need for affordable decent housing by assisting with the acquisition of property to construct housing for low-moderate income Frisco households.

Frisco low-moderate income households will be able to afford decent housing.

In PY 2013, 0 lots will be acquired to construct housing for a low-moderate income Frisco household.

DH-2.2 Address the need for affordable decent housing by offering Down Payment Assistance to low-moderate income households.

First-time homebuyers of low-moderate income will be able to afford decent housing.

In PY 2013, 2 low-moderate income households will be able to afford decent housing through CDBG funding.

DH-3 SUSTAINABILITY OF DECENT HOUSING

Objective: Decent Housing

Outcome: Sustainability

DH-3.1 Address the need for sustainable decent housing by assisting with the rehabilitation of properties that are owner-occupied by low-moderate Frisco households.

Low-Moderate income households will have access to home repair services for the purpose of providing decent housing.

In PY 2013, 8 low-moderate income households will be provided access to home repair services for the purpose of providing decent housing.

SL-1 AVAILABILITY /ACCESSIBILITY OF SUITABLE LIVING ENVIRONMENT

Objective: Suitable Living Environment

Outcome: Availability/Accessibility

SL-1.1 Improve the availability of a suitable living environment by expanding social service support capacity to low- moderate income residents of the City of Frisco.

Low-moderate income persons at-risk of becoming homeless will have access to financial assistance for rent and or utility payments, food and clothing.

In PY 2013, 1,180 low-moderate income people will have access to services for the purpose of creating a suitable living environment.

SL-1.2 Improve the accessibility of a suitable living environment by providing support services to low and moderate income seniors.

Elderly persons will have access to services which may include feeding programs, and transportation for the purpose of enhancement of a suitable living environment.

In PY 2013, 0 elderly senior citizens will be provided a weekday meal through CDBG, although the City of Frisco general fund will fund this program.

SL-1.3 Improve the availability of a suitable living environment by providing transitional housing to homeless persons.

Homeless persons will have access to transitional housing for the purpose of creating a suitable living environment.

In PY 2013, 1 facility will be rehabilitated to house homeless youth, 16 – 22.

In PY 2013, 12 homeless persons will have access to transitional housing and/or support services for the purpose of creating a suitable living environment.

SL-1.4 Improve the availability of a suitable living environment by expanding social service support capacity to disabled residents of the City of Frisco.

Disabled persons will have access to services for the purpose of creating a suitable living environment.

In PY 2013, 0 disabled persons will have access to services for the purpose of creating a suitable living environment.

SL-1.5 Improve the availability of a suitable living environment by expanding social service support capacity to abused children.

Abused children will have access to services for the purpose of creating a suitable living environment.

In PY 2013, 50 abused children will have access to services for the purpose of creating a suitable living environment.

Geographic Distribution/Allocation Priorities 91.220 (d) and (f)

According to the American Community Survey 2010, the area median income for the City of Frisco was \$69,100 in 2010. Only one Census Tract, 304.06, had an estimated median income of under 80% of median area income. The estimated median household income for Census Tract 304.06 was \$44,886 which was 65% of the median area income of \$69,100. This area is bounded to the north by Main Street, to the east by Preston Road, to the west by the Dallas North Tollway, and to the south by Lebanon Road. This Census Tract encompasses the Mobile Home Park at Lebanon and Preston, and 216 units of tax credit housing that were built in the late 90's.

There are other areas of the city in which low to moderate income households reside and are in need of services which are not in Census Tracts that have an estimated median income of under 80%. Due to this information, all of the proposed activities in this action plan will be conducted by directly serving low and moderate income individuals or families city-wide (Benefit to Low and Moderate Income Persons (570.208(a)(3) Low/Mod Housing). We do not plan to measure the use of funds under the Area Median Benefit Calculation.

Addressing Obstacles in Meeting Underserved Needs

The City of Frisco recognized the obstacles of meeting underserved needs and committed to break through some obstacles by creating a General Fund Social Service Grant which provides funding to social service agencies assisting the underserved. The budget for this program is based on \$1 per capita, the estimated projection of the estimated population of the City for PY 2013 is 135,000. This amount, \$135,000 will be used to fund 11 social agencies in PY 2013 to provide health care, clothing, food, counseling, and education.

Annual Affordable Housing Goals 91.220(g)

In this fourth year action plan, the City of Frisco plans to use CDBG and other state and local housing resources to focus on the following Consolidated Plan objectives:

Category	PY2013 Goals
Housing	11 units
Homeless	1192 persons
Non-Homeless Special Needs	50 persons

The City of Frisco will be providing Housing Services through the Housing Rehabilitation Program, the First-Time Homebuyer Down Payment Assistance Program, and the rehabilitation of a transitional housing facility. The agencies that will be providing Homeless prevention services are Samaritan Inn and Frisco Family Services Center. The agency that will be providing homeless services to youth is CITY House. Non-Homeless Special Needs services will be provided by the Children's Advocacy of Denton County to abused children residing in the Denton County area of the City of Frisco.

Consolidated Plan Goal No. 1: Maintain the City's current affordable housing stock through home rehabilitation, while also pursuing new opportunities for expansion of affordable housing for Frisco's residents and workforce.

Objective 1.1: Maintain the City's current affordable housing stock through the owner-occupied housing rehabilitation.

Funds available for this activity include: program income of \$4,000 and new CDBG funds of \$217,160. This program does not address the housing rehabilitation needs of renters. Staff for this program include: two FTE's, the Housing Coordinator, and the Rehabilitation Specialist.

Objective 1.2: Acquisition of lots to build affordable housing for low – moderate income households.

No agency applications or programs were developed to address objective 2.1 for PY 2013 funding.

Objective 1.3: Address the need for affordable decent housing by offering Down Payment assistance to low income households.

Funds for this activity include \$11,848 for two first-time homebuyer loans.

Objective 1.4: Address the need for transitional housing by rehabilitating a single family home to be used for transitional housing for youth.

The percentage of PY 2013 CDBG funds to be used to rehabilitate 1 single family home to be used for transitional housing is \$47,391 of the total allocated funds.

Public Housing 91.220(h)

In October 2011, City staff conducted a door-to-door employment and housing survey of the residents of the 20 units of Public Housing owned by the Frisco Housing Authority (FHA). A database of residents and skills was developed to be used to help residents secure employment or secure a better employment situation.

The City encourages the FHA to apply for CDBG and Social Service funds to address the needs of the residents. The City is working on a strategic plan to address the needs of the almost 50 year old FHA buildings. New zoning requirements would allow modern, up to date units to be developed and the number of affordable units could be increased and potentially targeted at special needs groups, such as the elderly and/or disabled populations.

No units will be lost this year.

The FHA was not cited as a "troubled" public housing agency by HUD. The Frisco Housing Authority has been designated as a High Performing Housing Authority by HUD since 2009.

Homeless and Special Needs 91.220(i)

In this fourth year action plan, the City of Frisco plans to use CDBG and other state and local resources to focus on the following Consolidated Plan objectives concerned with the homeless and special needs citizens:

Consolidated Plan Goal No. 2: Continue to support households at-risk of homelessness with necessary support services, as well as, continue to support programs offering transitional housing opportunities for homeless families and individuals.

Objective 2.1: The provision of transitional housing programs for homeless persons.

The City has approved the CITY House – Frisco transitional housing program for homeless youth ages 16 to 22 years of age for funding of staff and operations. The percentage of the total allocation of PY 2013 CDBG funds expended on this activity is \$3,949.

Objective 2.2: Focus on support services, counseling programs and career development focused on insulating Frisco residents from homelessness.

The Frisco City Council has approved the following public service organizations which provide services to the homeless and/or persons on the verge of becoming homelessness:

- **Frisco Family Services Center - \$31,594**
These funds will be used to partially fund the salary of a Bilingual Social Worker to support the FFSC BASIC program which provides rent assistance and other emergency to prevent homelessness.
- **Samaritan Inn -- \$11,848**
CDBG funds will be used to provide rent and utility assistance to families at risk of becoming homeless.

In PY 2013, the City estimates funding programs that will serve approximately 1,192 persons dealing with homelessness or on the verge of homelessness through provision of PY 2013 CDBG funding to CITY House, Frisco Family Services Center, and the Samaritan Inn.

Homeless Support Efforts

Frisco Homeless Youth Initiative

This is the third year of the Frisco Homeless Youth Initiative, a group of school district staff, city staff, homeless service providers, and churches interested in providing services to homeless youth. The school district's number of homeless students as defined by the McKinney-Vento Act hovers between 170 and 210 students. The Frisco Homeless Youth Initiative is addressing the immediate needs of homeless youth such as, food, clothing, shelter, transportation, tutoring, and counseling. This organization is working with CITY House to bring transitional housing for homeless youth to Frisco.

Collin County Homeless Coalition

The City of Frisco is a major contributor of staff time to the Collin County Homeless Coalition, a homeless coalition working on implementing a county-wide plan to provide solutions to homelessness. This coalition comprised of cities, religious organizations, businesses, interested citizens, and homeless service providers in Collin County developed *Homeward Bound: A Plan to End Chronic Homelessness in Collin County*, in response to HUD's Continuum of Care Program. In May 2005, the City of Frisco City Council adopted the Homeward Bound Plan by resolution and incorporated this plan as a part of the Consolidated Plan. An updated plan is currently being developed by the Collin County Homeless Coalition.

Metro Dallas Homeless Alliance

On the regional level, the City Housing and Grants Administrator participates as a member of the Steering Committee of the Continuum of Care for the Dallas area. In addition, the Housing and Grants Administrator has been the Chairman of the Independent Review Committee of the Metro Dallas Homeless Alliance for 2011, and has been a member of the COC for the past 9 years. This organization prepares and submits the Continuum of Care grant for the Dallas area which includes Collin County.

Consolidated Plan Goal No. 3: Improve the lives of special needs citizens.

Objective 3.1: Support through public services for abused children.

Counseling and victim services will be provided to abused children at the Children's Advocacy Center for Denton County. This agency will receive \$11,848 in CDBG funding.

Objective 3.2: Support through public services for disabled citizens.

No agency applications or programs were developed to address objective 3.2 for PY 2013 funding.

Barriers to Affordable Housing 91.220(j)

The City of Frisco continues to address barriers to affordable housing. As identified in the Analysis of Impediments conducted in 2010, the major barrier to affordable housing remains a limited supply of affordable housing combined with high land and construction costs in the new housing market. Less than 5% of the current housing stock was built before 1980, thus very few low cost homes are for sale in Frisco. What homes are available at lower prices are typically older and in poor condition and/or sell very quickly.

As of April 2013, there were 775 homes for sale in Frisco. Nearly all listings in Frisco were for single family homes, which had a median listing price of \$306,000. The median length of time for all listings was 54 days. Although the attached and multifamily products in the City offer more affordability, there are not enough available to be a practical option for residents. A potential homeowner looking for affordability in a duplex or townhome may find those products difficult to find in Frisco.

In 2000, the median contract rent in Frisco was \$728. In 2008, the median had increased to \$933, or by 28 percent. During the same time period, the median gross rent, which also includes the contract amount, as well as utilities and fuels paid for by the tenant, increased by 34 percent, from \$850 in 2000 to \$1,135 in 2008. As of 2011, the median gross rent has continued to increase up to \$1,170. The faster growth seen in gross rent indicates that utilities and fuel costs in Frisco add additional cost burden to renters and impact their affordability. Although new rental units coming onto the market are most likely energy efficient, older units that have transitioned from the owner-occupied market to the rental pool may be lacking necessary improvements for renters to save on energy costs.

The following table shows affordable multi-family rental units that target low-moderate income households.

Properties Assisted by Local, State or Federally-funded Housing Programs

Property Name	Number of Units	Type of Assistance
Stonebrook Village Apartments	216	Low Income Housing Tax Credit Property (60% of AMI)
Frisco Villas	20	Public Housing Authority
Preston Trace	40 (including 2 market rate units)	Low Income Housing Tax Credit Property (serving 50% of AMI and below)
North Court Villas	134 units (50 units set aside which class members defined under the Walker Settlement Agreement who hold Section 8 Vouchers would receive preference.	Low Income Housing Tax Credit Property (serving 60% of AMI and below)

Cost burden. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.” In 2011, the ACS estimated that 30 percent of all households in Frisco pay more than 30 percent of their incomes in rent and utilities. Of these cost burdened households, 21 percent are renter households and the remaining 79 percent are homeowner households. As shown in the Analysis of Impediments to Fair housing Choice (2010) the percentage and number of households (owner and renter) currently cost-burdened in Frisco, renter households earning less than \$35,000 find it difficult to rent in Frisco without being cost-burdened, as do homeowner households earning less than \$75,000.

Renters. According to the 2008 ACS, approximately one-third of Frisco’s rental units are priced under \$800 per month, which is affordable for a household earning \$35,000 or less to avoid being cost burdened. Just three percent of units rent for less than \$575 per month, which is affordable for a household earning \$25,000 or less.

For example, there are 475 renters in the City who earn less than \$15,000 per year who can only afford to pay \$325/month or less in rent. There are 92 market rate units and public housing units available to serve these renters—leaving a difference, or shortage, of 383 units. Despite showing a rental gap for households earning \$75,000 or greater, this is not a concern for the City, as these households are simply paying less than 30 percent of their household salary for less expensive rental units. Much of the rental market in Frisco is priced for households earning \$25,000 to \$75,000 per year. For example, 20 percent of the renter households in Frisco earn \$35,000 to \$49,000 per year; however, 35 percent of the rental units in the City are priced for this income group, creating a surplus of nearly 1,400 units. Not all of these units are vacant, indicating that they are being occupied by cost-burdened households earning less than \$35,000 per year or by households earning more than \$50,000 that chose to pay less than 30 percent of their monthly income on housing.

As has been previously described, the City of Frisco entered into a contract with ICP to facilitate construction of a LIHTC property. The project is currently under construction and it is anticipated the units will be available Summer of 2013.

Analysis of Impediments to Fair Housing Choice

An Analysis of Impediments to Fair Housing Choice was completed in April 2010 by BBC Research and Consulting, Inc. The following is a summary of Impediments to Fair Housing Choice in Frisco:

Summary of Impediments to Fair Housing Choice

□ **Impediment 1: Residents are unaware about how to report fair housing/ violations.**

Citizens could benefit from education and training about fair housing issues, according to a resident survey. Although many residents facing discrimination opted to not report their housing discrimination, it is important for residents interested in reporting fair housing violations to know whom they should contact. In effort to increase resident awareness on fair housing issues, the City does place fair housing educational advertisements in the local newspaper annually.

□ **Impediment 2: Insufficient affordable housing.** A lack of affordable housing is not specifically an impediment; however, it can indirectly lead to housing discrimination if competition is created over what may be a need for more affordable rental units. Competition over rental units may provide landlords with an opportunity to use their discretion in choosing tenants based on criteria protected under the Fair Housing Act. There are currently unmet affordable housing needs for the City's lowest income residents.

□ **Impediment 3. NIMBYism.** Frisco residents value the small town feel of Frisco, safe neighborhoods and quality schools. Residents fear that low income and workforce housing may change the dynamics of the community and compromise the things they value most within the City. Frisco's slightly disadvantaged in that, as a new and fast growing community, it is likely that most residents have moved to Frisco from other places. They bring with them a perception of what worked and did not work in those communities. This will create challenges for the City and may create barriers to enforcing fair housing activities.

□ **Impediment 4. Discrimination** The resident survey found minimal housing discrimination in Frisco. However, online participation in the survey was high, indicating that some input from the City's lowest income residents may have been excluded. These are the residents most likely to experience housing discrimination. As seen in the resident survey, as well as other communities, the majority of citizens take no action when faced with perceived housing discrimination. Therefore, housing discrimination may be occurring in Frisco and go unreported. However, given the demographic composition of Frisco, it is likely that discrimination is not widespread.

AI Action Plan

On July 29, 2010, the City Council of Frisco, Texas adopted a Five-Year Action Plan to address the Impediments to Fair Housing Choice that were found in the Analysis of Impediments to Fair Housing Choice.

1. Increase citizens' understanding of fair housing laws.
2. Partner with the Frisco Family Services Center to offer a fair housing awareness class, as well as basic finance courses targeting the City's minority populations.
3. Train staff working with HOA Covenants, Conditions and Restrictions (CC&Rs) to understand how HOAs may be violating the Fair Housing Act.
4. Explore ways to foster affordable housing development in the City.

The following is the City of Frisco AI accomplishments:

Analysis of Impediments to Fair Housing Choice Action Plan and Accomplishments

Goal	Progress	Complete
1. Increase citizens' awareness of fair housing laws.		
a. Info on website	Community Development Page and Down Payment Assistance Page	Fair Housing Act Information was placed the website in 2011. The website is on the Community Development Page and the Down Payment Assistance Page. The website is updated as new information becomes available.
b. Fair Housing Seminar	Staff invited a representative from the North Texas Fair Housing Center to give a presentation about fair housing to the Housing Trust Fund Board and members of the	Public Fair Housing Seminar at City Hall with North Texas Fair Housing Center Representative September 12, 2012.

	community.	
c. FFSC will place Fair Housing brochures including: (Equal Opportunity For All and Are You a Victim of Housing Discrimination? in their lobby starting 11-17-10.	FFSC continues display Fair Housing Brochures in English and Spanish.	Fair Housing brochures continued to be displayed at the FFSC.
d. City Staff will have a booth and pass out Fair Housing Brochures and promotional items during the Merry Main Street City Event.	City staff passed out brochures on Fair Housing at the Annual Main Street Event on December 1, 2012.	12/1/2012
2. Partner with FFSC to offer a Fair Housing Class and Finance Class	The Finance class is held monthly at FFSC.	Client of FFSC are eligible to attend life skills classes held monthly at FFSC.
3. Train City Staff working with HOA's on the understanding of how the Fair Housing Act governs improvements made by persons with disabilities. (Goal one training class per year.)	City of Frisco staff and Housing Trust Fund Board was trained at the Fair Housing Seminar held on September 12, 2012.	Fair Housing Seminar held on September 12, 2012.
4. Explore Ways to Develop Affordable Housing	a) The City continued to offer down payment assistance to first time homebuyers using money allocated from the City's general fund.	a) During the first half of PY 2012 two loans were funded.

The following is a matrix of AI Action Plan Goals for PY 2013:

**Analysis of Impediments to Fair Housing Choice
Action Plan Goals for PY 2013**

Goal	Action
<ol style="list-style-type: none"> 1. Increase citizens' awareness of fair housing laws. 2. Partner with the Frisco Family Services Center to offer a fair housing awareness class, as well as basic finance courses targeting the City's minority populations. 3. Train staff working with HOA Covenants, Conditions and Restrictions (CC&Rs) to understand how HOAs may be violating the Fair Housing Act. 	<p style="text-align: center;">Hold a Fair Housing Seminar.</p> <p>This seminar will be a public event for citizens, social service providers, staff from other cities, City of Frisco staff, realtors, and HOA representatives.</p>
	<p style="text-align: center;">Hold Basic Finance Class</p> <p>Will be offered by Frisco Family Services Center.</p>
	<p style="text-align: center;">Provide Fair Housing Posters and flyers</p> <p>Specifically: <i>Equal Opportunity for All</i>, and <i>Are You a Victim of Housing Discrimination?</i> to the following: Frisco Family Services Center, the local social service agencies in Frisco, Frisco Housing Authority, and City Facilities.</p>
	<p style="text-align: center;">Website Fair Housing Act information Access</p> <p>Continue to host Fair Housing Act Information placed on the City of Frisco Website on the Community Development Page and the Down Payment Assistance Page.</p>
<ol style="list-style-type: none"> 4. Explore Ways to Develop Affordable Housing 	<p>Re-introduce the Down Payment Assistance Program, and work with local organizations to develop affordable housing through CDBG funds for acquisition.</p>

Other Actions 91.220(k)

Fostering and Maintaining Affordable Housing

Objective 1.1: Maintain the City's current affordable housing stock through the owner-occupied housing rehabilitation program.

The City of Frisco operates an owner-occupied housing rehabilitation for low-moderate income families. In PY 2013, the City has a goal of completing 8 housing rehabilitation projects. Although the City does not have a housing rehabilitation program for renters, the City does have are currently being reviewed and construction may begin in the near future. a rental ordinance which encourages rental property owners to register with the City. The City inspects all registered rental properties annually.

Reducing Lead-Based Paint Hazards 570.202(g)

It is difficult to determine the number of households at risk of lead-based paint hazards without individual inspections of homes. However, people living in substandard units or older housing and who are low income are more likely to be exposed to lead-based paint than higher income households living in newer or rehabilitated older housing. Less than 1 percent Frisco's housing stock was built before 1940, when lead-based paint was most common. Less than 1 percent was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Finally, 2 percent of Frisco's housing units were built between 1960 and 1979 as lead-based paint was phased out and eventually banned. Therefore, approximately 3 percent of the housing stock in the City of Frisco, or were built when lead-based paint used, to some extent, in residential housing.

If (as HUD estimates) 90 percent of the pre-1940 units in Frisco are at risk of containing lead paint, 80 percent of the units built between 1940 and 1960 are at risk and 62 percent of units built between 1960 and 1979 are at risk as well, then it is estimated 632 Frisco housing units may contain lead paint.

Frisco has a very small percentage of units susceptible to lead-based paints, primarily due to its new housing stock. Ultimately, the extent to which lead paint is a hazard in the 632 homes identified as potentially having lead-based paint depends on if there has been mitigation (e.g., removal, repainting), and how well the units have been maintained. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard risks, including chipped and peeling paint and weathered window surfaces. All CDBG funded housing rehabilitation projects include a lead based paint assessment and/ or inspection as required by 24 CFR Part 35.

Reducing the Number of Poverty-Level Families

The City of Frisco recognized the needs of poverty-level families and created the General Fund Social Service Grant which provides funding to social service agencies assisting the underserved. The budget for this program is based on \$1 per capita, the population of the City, 135,000. This amount, \$135,000 will be used to fund 11 social agencies in PY 2013 to provide health care, clothing, food, counseling, and education.

Some of the ways that General Social Service Grant agencies are working to eliminate poverty include the Frisco Education Foundation which provides college scholarships to low-moderate income graduating seniors. Armed with an education, these students have the opportunity to help their families break out of poverty. Another agency, Frisco Family Services Center works with families to educate them concerning budgeting and getting a job. In addition, Frisco Family Services center gives college scholarships to students in low income families. Frisco Housing Authority is working with families to help them to break the cycle of poverty.

The City will continue to support programs that expand antipoverty programs for both low income families as well as to families which may be threatened with poverty through homeless prevention strategies.

Developing Institutional Structure 91.215(i)

The City of Frisco, as the administrator of the CDBG funds and the City of Frisco General Social Service Grant, will work closely with non-profit organizations; the school district; the college district; private sector organizations, such as banks, contractors and developers; and other government entities such as the Frisco Housing Authority to address the community objectives outlined in this plan.

While Frisco is a city of over 135,000 citizens, its fast growth has outpaced the social service providers' capacity to meet the needs of the residents. As a result, many of the service providers who serve Frisco residents are located outside of the City Limits of Frisco. One of the goals of this Action Plan is to both strengthen the capacity of service providers within the City limits of Frisco as well as to encourage and support opportunities for service providers in adjoining cities to provide services within the Frisco city limits. The City of Frisco General Fund Social Service Grant is also able to provide general funds to agencies as they build capacity and meet needs in the community.

With regards to the Frisco Housing Authority (FHA), there is a strong working relationship between the City and the Housing Authority. The City Manager has assigned a staff person to serve as City Liaison to the Housing Authority. This person attends Housing Authority meetings and works with the City to resolve any barriers the Housing Authority may have in achieving their mission of providing quality affordable housing and services. The mayor is responsible for appointing the Commissioners of the Housing Authority.

Enhancing Coordination Between Public Housing, Private Housing, and Social Service Agencies

As previously discussed, the City of Frisco, as the administrator of the CDBG funds and City of Frisco General Social Service Grant, will work closely with non-profit organizations; the school district; the college district; private sector organizations, such as banks, contractors and developers; and other government entities such as the Frisco Housing Authority to address the community objectives outlined in this plan.

The City works with the following entities to enhance the accomplishments of the CDBG funds:

- Child Advocacy Center of Denton County
- Collin County Committee on Aging
- Collin County Homeless Coalition
- Collin Intervention to Youth
- Crimes Against Kids Eliminated, Inc
- Frisco Cares Children's Clinic
- Frisco Education Foundation

- Frisco Family Services Center
- Frisco Homeless Youth Initiative
- Frisco Housing Authority
- Frisco Independent School District
- Journey of Hope Grief Support Center
- North Collin County Habitat for Humanity
- Region 10 Educational Services
- Samaritan Inn

Transportation Strategy

The City is always looking for ways to assist the citizens with their transportation needs because the City does not have mass transit. Collin County Area Rapid Transit provide Curb to Curb service for disabled individuals or others requiring special assistance for a low cost. Additionally, local social service agencies and volunteers provide transportation to citizens in need.

In 2011, the City applied for and was awarded a grant exceeding \$3,000,000 from the Texas Department of Transportation to install a pedestrian/bike trail along three major roadways in Frisco; Stonebrook Parkway, Lonestar Parkway, and Lebanon Parkway which is currently under construction.

Low/Mod Benefit 91.220(l)(iv)

The percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income is 100%.

HIV/AIDS Housing Goals 91.220(1)(3)

The City of Frisco does not receive HOPWA funds. Frisco Family Services Center and the Samaritan Inn provide short-term rent, mortgage, and utility assistance payments to clients to prevent homelessness. These clients may include clients with HIV/AIDS.

Discharge Policy 91.225(c)(10)

The Discharge Policy for the discharge of persons from publicly funded institutions or systems of care in order to prevent such discharge from immediately resulting in homelessness for such persons was created by the Metro Dallas Homeless Alliance of which the City of Frisco is a member through the Collin County Homeless Coalition.

Monitoring 91.230

The standards and procedures followed by CDBG staff to monitor activities include: (1) a schedule of rehab activities, (2) a schedule of subrecipient activities, and (3) a schedule of administrative activities. These schedules are reviewed by staff monthly and presented to the Housing Trust Fund Board annually. Goals and objectives of the annual Action Plan are

reviewed quarterly and steps are taken to try to meet goals and objectives. Some challenges such as the federal budget are not in the power of the City to remedy. In light of this fact, the City operates in a dynamic external environment. Expenditures are reviewed monthly with the City of Frisco Finance Department staff to insure the timeliness of expenditures. Housing Codes and on-site inspections are performed by the Rehabilitation Specialist in accordance with the activity schedules above.

All subrecipients who receive City of Frisco Community Development Block Grant funds attend a pre-grant training focusing on policies and procedures in relation to activity eligibility, reporting requirements, and performance measures. Each subrecipient signs a contract which specifies the activity that is being funded and the subsequent requirements and remedies.

Quarterly, the subrecipients are required to submit financial and program documentation to the City of Frisco. This is done to ensure the timeliness of expenditures. The documentation which includes: beneficiary data, and invoices with supporting documents, such as pay records, counseling logs and rent and utility receipts is reviewed by the Housing Coordinator and or Housing and Grants Administrator. If the invoice is approved by the Housing Coordinator or the Housing and Grants Administrator, it is submitted to the Finance Department for approval. The staff person responsible for CDBG in Finance also approves all CDBG expenditures.

Technical assistance is given to the subrecipients throughout the program year as needed. In addition, upon completion of their grant, the subrecipients receive another on-site visit from City of Frisco staff to review financial documents, records and contracts, perform onsite inspections, review specific client files, and to discuss with the agency the specific accomplishments achieved as a result of the City of Frisco Community Development Block Grant funding.

Program Income 91.220(l)(1)

The estimated amount of program income to be received through revolving housing rehabilitation loans during PY 2013 is \$4,000.